FINANCIAL

MARKETS--FINANCE---COMMERCE

Local Financial Matters

By I. A. PLEMING.

That stocks stood strongly in the face f these conditions is sufficient evidence

iniz.

Despite the duliners, it was a good, over market, the especial weakness ing in Paper Bag, four points; Writing per, Corn Products preferred, and test Northern Oze.

Nene of the railroad stocks were really eak, but Reading second preferred.

Pinancial Washington is enjoying a comparative respite from all evidences i activity and will probably continue to naintain present conditions until the dvent of December, perhaps a little.

There is an excellent demand for money and burns are attending to the wants of their customers, but that is about all. Rates are very strong, with asskers picking their ionns rather more surfully then usual.

Collateral loans are scarce, a matter easily accounted for by the continued register in the stock market. Nearly 1800,000 will be turned loose in interest and dividend in the next few days, but this sum will not be reinvested so long as the present mood is on investors.

Soon to must be seen as a second to must be a warming on the fact that there will be a been for local securities, that perhaps re may be an order to the utilities porations to get together in the invest of better service to the people, offer the circumstances, the soone attitude of the lawmakers is shown

No better evidence of this can be used than in the indifference of the verage investor to the trend of values I lower figures. No pressure is no-cod, the offerings do not increase from ay to day, and investors appear per-cept willing to go into December and, need by 1812 holding on in their ac-uration.

George M. Reypolds, of Chicago, has been elected president of the Continental Szfety Deposit Company, which is erecting a new home for the Continental-Commercial Bank, which will occupy the greater part of the block on La Salle, between Adams and Quinos Birecta, with Fifth Avenue on the west. William B. Hibbs and W. A. H. Church, the convaluements, ere said to be defire remarkally well. The former held a reception on Thursday, at which a number of Stock Exchange members were present, and congratulations on appearing recursery were extended. Mr. Church receivery were extended. Mr. Church received some of the officials of the Christian of t

John Moody, editer of Moody's Manall, who will address the Washington
Chapter, American Inestitute of Banking,
On Thursday night of next week, deserves one of the largest audiences that
ever attended these icctures. The chapter rooms are at III #F Street.

Mr. Moody's auhiect, "Stocks, and
Bonda," is one that interests every one.
And every one is invited by the clashter to be present. Investors who are
not especially familiar with securities,
who are auxious to understand the insand the outs of the security husiness,
should hear Mr. Moody, a master of his
subject.

Local stocks moved slower

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to be in anticipation of a rise show 6.

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subject.

Local stocks moved slowly, nothing of importance, and with no change in values on Friday.

There was the usual attendance of brokers, but they did not have sufficient orders to make the session interesting. In the meantine a fair business in honds is going on over the counter.

be sound.

Wholesale insurance of bank employes is one of the recent developments in banking circles. The Equitable Life has a policy that covers the case, and makes the rate low. The Northern Trust Company of Chicago was the first to Insure its employes in that circle in the case of high-salaried employes. No physical examination is necessary. The rates are based upon groups of 100, and no employe can be left out. The employes name their own beneficiary.

An employe's policy ends automatically.

Trade Papers Optimistic Over Outlook for In-

creased Business Activity-Holiday Season

of Unusual Volumn Assured.

WALL STREET GOSSIP

It is reported that Canada will make further demands for gold upon the New York resources. Strong bids will be found for gold in Leadon Monday.

Atchison is expected to show not earn ings for the current year considerably h excess of the percentage exhibited to the common stock last year.

Income increase, 125,30.

Bethlehem Steel shows surplus after charges of \$1,78,79 for nine months ended September 20. Bank of Engiand rate unchanged at 1 per cent. Iron Age says activity in finished iron and steel shows no abstement, with larged demand for lake ores in Kastern furnaces. Canadian Pacific's October net, \$5,00,87; increase, \$179,182.

SSI: increase, BER-182.

At a recent meeting of the board of directors of the Chicago, Milwaukes and St. Paul Railread Company it was voiced to build or purchase about E1-280,000 worth of new equipment. Part of the funds required to pay for the additional new rolling stock has already been provided for from the depreciation tund and the basance will be paid for from the company's treasury. The new equipment is for delivery before October 1 of next year. WEEKLY REVIEW OF TRADE

Subtreasury has transferred for banks \$500,000 to San Prancisco.

Union Pacific for October gross in-crease was E73,134; operating expenses included, 262,277; net increase, 136,741. Southern Pacific net increase was F72,571.

Southern Pacific net increase was \$725.51.

The market remained quiet and firm and has remained so all day. Rubber and General Electric were both very strong. Union Pacific acted well yesterday, while Reading early was heavy, though it railled later. No response was made by Union Pacific and Southern Pacific to the excellent cearnings, and this was a disappointment to the built. On the whole the trading was entirely professional, and paid but little attention on news. That from the other side was more unfavorable, but seemed to be entirely genored. Money renewed at 7 percent and closed at 15 per cent. A million more gold was exported to Canada, and there was considerable calling of loans by some of the larger banks.

Hears-Roebuck has declared the regu-

The Delaware, Lackawanna and West-ern declared the usual extra annual divi-dend of 10 per cent.

some many setting dividend an Develor on a library of the state of the dividend-paying basis, the less quarterly declaration before the less quarterly declaration before the state of 120 per annum, the control of 120 per annum, the directors are scheduled to meet to act on the next dividend on December 5, and the meeting may be beind either in New 1 York or San Francisco. The fact thet 1 since the stock last sold ex-dividend, I there has been little demand around current quotations, and sains could only be 6 made at concessions has caused a good deal of uncertainty about the maintenance of the dividends at the regular rate.

NEW YORK STOCK MARKET.

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FRIDAY'S DECLINES

MISCELLANEOUS BONDS.

WASHINGTON STOCK MARKET.

Capital Traction. 125
Washington Railway & Electric com. 70%
Washington Railway & Electric pill. 78
Washington Viginia Electric Rr. com.
Nerfolk & Washington Steambest. 20
Washington Gen. 20%
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MINING STOCKS. Greene Consider.
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National Ravings & Tries
Union Trees
Union Trees
Washington Loss & Trust
United States Trust
Entrees Trust
EAVINGS BANK STOCKS

TITLE INSUBANCE STOCKS

Columbia
Real Estate
MINCELLANEOUS STOCKS

FINANCIAL

What is the BEST Investment

mustances of the investor. This question can by only after exceful consideration of all the cis investment banker of wide experience in who not state your case fully to him. With this info position to advise wisely as to adaptable layer

Kean, Taylor & Co 30 Pine Street, New York

First Mortgage Bonds 1, 6%

Value of property three times outstanding bonds. Company earning four times interest charges. Mortgage is closed

A. B. Leach & Co

149 Broadway, New York

ABOUT THE SINEWS OF

(Ospytist, 182, by C. M. New, New York.)

If may seem straings to those who do not follow the trend of counts very closely that he strongest reason why in the fishe of what looks to outsiders an almost inevitable big, war in Europe, the fisher of what looks to outsiders an almost inevitable big, war in Europe, the fisher of what looks to outsiders an almost inevitable big, war in Europe, the fisher of the world have reflected the doubt and uncertainty of such a situation only by brief and spanmodic declines usually followed by a quick rally. Stranger still is the reason for this apparent indifference to an apparently impedding catastrophe, which if is actually came and continued for any great length of time, would probably lead to the most remarkable slaughter of security prices that the financial world has ever seen.

The reason for this apparent indifference is a purely financial one. All the mosely lenders of the world realize fully that if Germany, Austria, and Italy on the one hand and Russia, France, and England on the other were to become involved in a great war and this war were to continue as long as similar wars inhustory have continued the result is far as finance is concerned would be almost immediately have continued the result is far as finance is concerned would be almost immediately may be a financial leaders, however, are strong in their convection that such a war, even if it started, could not last as long as other wars in the past have lasted, for the simple reason that some of the contending particle would mentioned and particle mould be particled to the particularly true, it is said, of Germany and Italy. Germany is a country that has grown very rapidly and that has financed its growth not on its most-ter world and the particularly true, it is said, of Germany and Italy. Germany is not be particled to the contending particle would be called from the Agadir incident took place and Italy on the same also heavy lenders, the great Swiss banks are also heavy lenders, which it is most as acceptab

at Berlin. Now it is stated to-day that if Germany were to go to war in support of the Austrian contentions on the Adriatic, Paris could bankrupt Germany in ten days by calling all hoans that were callable and refusing to renew loans that matured. The London market is a place where trade bills from all over are discounted, which means that London is a city in which commercial assets from all over the civilized world are converted into credit and become mobile and useable in the commercial markets. If London were to stop discounting commercial bills, she would world at the rate, of about a quarter of a billion dollars a month.

It takes no financial genius to see that the most powerful armies of England and France are mobilized not on the fields of battle, but in the banking quarters of Paris and London, and that against these invisible forces, the great is. it is stated to-day that if Ger

land and France are mobilized not on the fields of battle, but in the banking quarters of Paris and London, and that against these invisible forces, the great tangible armies of Germany would be likely to fight in van. Germany is a commercial nation and is hardly likely. A coording to the likely to fight in van. Germany is a commercial nation and is hardly likely. A coording to the likely of the likely likely and the likely l

Earnings Assured
We offer, to yield almost 6%, an absolute first mortgage bond, secured by property conting 130% of entire bonded debt. The Company is now earning considerably more than all interest charges and the state of the contracts which is Izm. has signed contracts which in Jan-uary will make earnings much larger, even though only half of its capacity will be utilized. Write for description circular So. 97.

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\$800 Buys \$1000 Bond Yielding

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qual etzention to large or ameli orders Send for our latest booklet No. 76

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The Safest Investments

Are these that do not fluctuate during dis-turted conditions of the money or stack man-lets. First deed of trust notes that ma-terial the second or real estate in the Dis-sentence. They do not depend upon the dissential reconstitute, "gift-object to these the proposition of the property of the dissential reconstitute," gift-object to the property of the property of the pro-ting of the property of the property of the most teasible as premised property. We saw grant such investments to assessite from the

Swartzell, Rheem & Hensey Co.

WEEKLY BANK STATEMENT.

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come City, Mo	65,218,000	116
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ettle, Wash	10.542,000	35.
Pant, Minn	11,301,980	28.
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CHICAGO GRAIN MARKET.

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D	18.40 18.22	2.0 2.0	16.60 20.17	153
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Largest Morning Circulation.

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Quotatines gives below are for large lots. Jobben' rices are higher. EGGS-Neur-by tresh Virginia, 36aE; West Vir-linia and Southwest Virginia, 36aE; Tenurssee, art

Sant.

HUTTER-Flight faner, per ib., 20jalé, Western, firita Misalé, second, 3kilé, since puelled, 18afé, ciliagness, second, 3kilé, since puelled, 18afé, CHEENEN-New York State factory, now, Ballys, POULTRY-Hens, per ib., 17; tousters, per ib., 18afé, tariespe, 18afé, chickens, 18afé, decka, per ib., 8afé, tariespe, 18afé, chickens, 18afé, decka, per ib.

her, turkeys, Hells; denounce, that: DRESSED POULTHY—Hens, choine, per lb., Ila U; turkeys, per lb., Ila/H; durks, Hall; chickens,

per lh. Nalle; weel, unwashed, per lh. N: hides, dry, per lh. Main; salt hides, Rs. 13; calishina, green, etch. IRRAIN.
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offed Preference	100%	1117.38

New York. Nov. 28.—R. G. Dun's weekly review of trade to-morrow will say:

"The volume of business transactions continues on a steadily rising scale, and the activity of trade results in a number of developments incidental to a period of prospecity. The demand for money, as is common near the close of the year, hrings about advanbing rates. There is a scarcity of labor in some of the industries, and the inadequacy of transportation facilities results in backward deliveries, as is witnessed in from and steel. Regardless of these and other developments, both national and international, the volume of trade continues to rise week by week and month by month." November has been in many respects the hest month this country has ever experienced, and every prospect is pleasing for a holiday season of extraordinary activity.

"The weather has been especially favorable tidings."

The weather has been especially favorable tidings. The wordless of rotal distribution. Cotton and woolen goods continue in expanding demand, and the New England mills have in prospects for next spring a great volume of orders. The silk trade also intriproves. There is continued advance to various of the form and steel three bearings of cars and of laborers, but not only is production now at the maximum, but the outlook for the new year is all that could be desired."

LOCAL PRODUCE MARKET.

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Important decisions are predicted to come from the Supreme Court on Mon-day. The coal decision, Minnesota rate, or Union Pacific merger may be handed down.

The known movements of money for the week ended with the close of business on Wednesday showed a decrease of cash by the banks of \$3,47,68. The banks bust to the subtreasury, including \$1,70,000; gold shipped to Canada, \$12,712,000; they gained from interior \$2,755,801.

minimum and a some more into the strength of General Electric share in banking circles consider the rectures before the local chapter to valuable to be minered.

In Banking circles consider the strength of General Electric shares is due to the fact that abureholders will receive their 20 per cent stock bonus on December 21 and that the business of the company is larger than it has ever been since expanitiation. The business of the company is agree than it has ever been since expanitiation. The business of the company is agree than it has ever been since expanitiation. The business of the company is agree than it has ever been since expanitiation. The business of the company is agree than it has ever been since expanitiation. The business of the company is agree than it has ever been since expanitiation. The business of the company is agree than it has ever been since expanitiation. The business of the company is agree than it has ever been since expanitiation. The business of the company is agree than it has ever been since expanition of the business of the company is agree than it has ever been since expanition. Company is running at rate of between the company is agreed that the business of the company is agreed than it has ever been since expanition.

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The foreign exchange market opened strady, with demand sterling off five points from Wednesday's close.

Northern Pacific October gross increase

A further fractional yielding in the price of Goldfield Consolidated under some heavy selling brought its price flown to 1% yesterday merning. A new low record. The stock is yet on a liberal dividend-caving basis the last quarterly

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Cont. Products

Distillery Securities

Erie Securities D. L. & W. Distillers' Securities. Erie Securities. Erie 12 ptd. Confered Co. Confered Edicated Edicat

Minicipal Pact

Bestling M pfd.

Blymblie From & Real.

Lock Island.

Lock Island.

Lock Island.

Rich Island.

All Lies pfd.

At I. & Sam F.

At I. & Sam F.

B. L. & Sam F. & pfd.

St. Lessis & S. W.

Sears Backbork.

B. & Di. & Pr. dd.

Swottern Friede.

Swottern Rr. pfd.

Swottern Rr. pfd.

Skandard Mill.

Skandard Mill.

Skandard Mill.

Skandard Mill.